



Table of Contents

Open Enrollment	1-2
Changes to FSA & Plan C HSA	3-4
HealthQuest Rewards	5-6
Important HR Information	7-8
FSA Calendar Card Orders	8



State Plan Year 2013 Open Enrollment

Open Enrollment is here!

October 1—October 31, 2012

Every fall like clockwork – school starts, football kicks off, and Open Enrollment gets under way. For all active employees, the only way to enroll in health benefits for Plan Year 2013 is through the Internet, using the **Employee Self Service Center**.

OPEN ENROLLMENT ON THE INTERNET (WEB)

To complete this year's open enrollment, please access your Employee Self Service Center account to verify whether your password is active so that you can complete your 2013 benefit plan elections online. If you have forgotten your password, you may click on "Forgot Password" and follow the instructions on the screen. If you have trouble accessing your Employee Self Service account, please contact the HELP DESK at:

TOPEKA AREA—785-296-1900
TOLL FREE — 1-866-999-3001

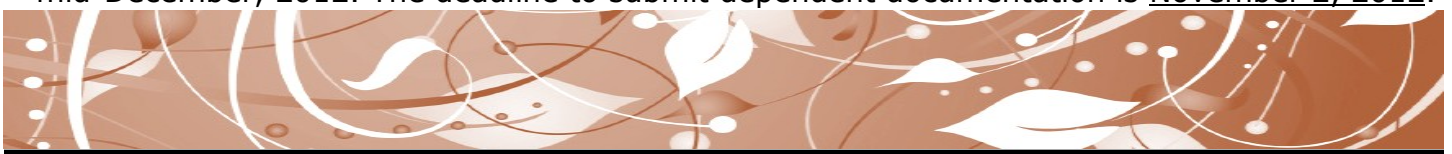
The link to the Open Enrollment web portal is: [**www.kansas.gov/employee**](http://www.kansas.gov/employee)

As an active employee, you must go to the Open Enrollment website to:

1. Review your current State Employee Health Plan (SEHP) enrollment elections.
2. Make health plan coverage changes including adding or dropping your coverage, adding or dropping dependents, electing voluntary vision coverage, or changing pretax payment status.
3. Choose to participate or renew participation in a Flexible Spending Account for PY 2013
4. If eligible, apply for HealthyKIDS program **[Online enrollment only:**
<http://www.kdheks.gov/hcf/sehp/HealthyKIDS.htm>]

Please remember to print any changes that you make online for your own records.

Benefit confirmation statements will be available for employees to view online by mid-December, 2012. The deadline to submit dependent documentation is November 2, 2012.



Plan Year 2012 Open Enrollment

What's New this Year?

This October, State Employees will see very few changes with Health Plans A & B, but Health Plan C has a new plan design offered for their consideration.

1. **New plan design for Plan C Qualified High Deductible Health Plan (QHDHP) with Health Savings Account (HSA).**

HSA employer contributions will now be deposited in one lump sum on the first pay date in January 2013 for current benefits eligible employees who select Plan C for PY 2013. HSA employer contributions will increase from \$900 to \$1,500 for those with single coverage and from \$1,350 to \$2,250 for those with family coverage. The State's HSA employer contributions will be pro-rated for new enrollments during the Plan Year. The Plan C deductible is also increasing; see pg 4 for more information. Plan C no longer requires that the entire family deductible be met before claims are paid. A family member may now satisfy the single deductible. Deductibles accumulate separately and after deductibles are met, all eligible claims including prescription drugs are paid at 100%.



2. **New HSA Bank. US Bank** will administer all HSA accounts for **all three Medical carriers**. US Bank will send a Welcome Letter the first week of December to each employee that enrolls in Plan C containing instructions on how to activate their new HSA.

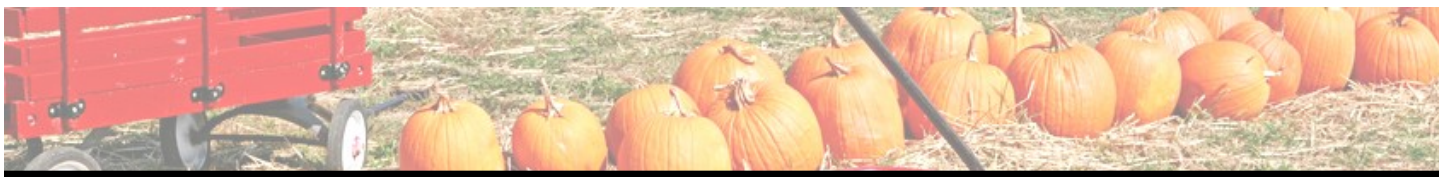
3. **New HealthQuest Rewards Incentive Program.** Employees need to complete a health assessment through the online HealthQuest portal and then earn an additional 20 credits through various programs and activities offered through HealthQuest to be eligible for the premium incentive in 2014.

4. **Basic and Enhanced Vision Plans.** Contact lens fitting benefit added to Basic Vision Plan, and frame allowance increased to \$150 for Enhanced Vision Plan.

Open Enrollment Meetings

Need more information?

An Open Enrollment meeting could be happening near you. You can find a list of Open Enrollment Meetings at the following web address: www.kdheks.gov/hcf/sehp/active.htm.



Changes to the FSA for PY 2013

With the new design changes to Health Plan C, it's important to understand what this will mean for any existing Flexible Spending Accounts.

- 1) Effective January 1st, 2013, the new Health Care and Limited Scope FSA annual maximum contribution will be reduced from \$5,000 to \$2,500 a year. This means that the, per check, maximum will also be reduced from \$208.33 to \$104.17. This change does not affect the Dependent Care FSA.
- 2) Direct Deposit will now be the only way to receive FSA reimbursements. This will help participants to receive their reimbursements much sooner than waiting for a paper check.
- 3) For those who haven't provided ASI with their checking or savings account information, you can log onto ASI's website (www.ASIFlex.com) and print off a Direct Deposit application. A Direct Deposit Application will also be included in the welcome packets that are sent out in December.
- 4) For member's who currently have a Health Care FSA, but will be enrolling in Plan C with HSA for 2013, your FSA must be at a zero balance by the end of business on December 31st in order to contribute and receive contributions to your Health Savings Account on the first pay date of 2013. HSA contributions from both the State and yourself will be delayed until the first pay date in April if a balance remains in your Health Care FSA after December 31st, 2012.
- 5) Effective in early September 2012, ASIFlex changed from restricting access to online FSA account information via an ASIFlex assigned Personal Identification Number (PIN) to a new system. The new system will prompt a user to establish a username and password that will be used to access online account information. This new system will require that the participant utilize his/her ASIFlex-assigned PIN in order to establish the username and password, but once this has been accomplished, the PIN will no longer be necessary. The PIN is sent on all confirmation statements. The participant will notice this change when logging onto Account Detail after it has been implemented. The system will automatically prompt the user to establish a username and password.



Changes to the Plan C & HSA for PY 2013

- 1) US Bank will be the new and only HSA bank for 2013. Members who enroll in Plan C for 2013 will receive information in the mail from US Bank regarding specific details of your account (account number, fees, investment options, etc.) as well as other features and information related to your new HSA.
- 2) The State will be depositing the annual employer contribution up front on the first pay date of the year. For members who elect Employee Only coverage, you will receive \$1,500 on the first pay date of 2013 and members who elect Employee + Dependent coverage will receive \$2,250 on the first pay date of the year.
- 3) The Plan C deductible will be increasing from \$1,500 to \$2,500 for members electing Employee Only coverage and from \$3,000 to \$5,000 for members with Employee + Dependent coverage.
- 4) There will be no coinsurance for Plan Year 2013 under Plan C. This means that once you meet the deductible, the plan pays for all medical and prescription drug costs for the remainder of the plan year. Your maximum out-of-pocket amount is the deductible itself.
- 5) Plan C premiums will be much lower than in past years and significantly lower than plans A or B. Please see the 2013 Comparison Chart for specific premium amounts.
- 6) Plan C will no longer require that the entire family deductible be met before claims are paid. This means that one family member may meet the single deductible of \$2,500 and the plan will begin paying for eligible expenses versus the entire family deductible having to be met.
- 7) Member's who currently have a Health Care FSA, but will be enrolling in Plan C with an HSA for 2013, MUST have a zero balance in their Health Care FSA by the end of business on December 31st in order to contribute and receive contributions to their HSA on the first pay date of 2013. HSA contributions from both the State and yourself will be delayed until the first pay date in April if a balance remains in your Health Care FSA after December 31st, 2012.



HealthQuest Programs

HealthQuest Rewards Program Kicks off New Year

The Rewards Program is a wellness incentive program designed to help you adopt and maintain healthy behaviors as a lifestyle. It aims to increase your awareness of your own health status and provide the education and resources to help you stay healthy, get healthy or live better. An annual \$480 incentive discount is awarded to participants who complete the program. HealthQuest began a new program year on August 1. This means employees can now begin earning credits for a discount on their 2014 health insurance premiums!

♦ Who is Eligible?

Employees enrolled in the medical portion of the State Employee Health Plan (SEHP).

♦ What can I Earn?

Each eligible employee can earn an annual \$480 incentive discount on their health insurance premiums for 2014.

♦ When can I Start?

The earning period for the 2014 premium incentive discount is August 1, 2012, through July 31, 2013.

♦ How Does it Work?

Earning your premium incentive discount is as easy as 1, 2, 3! →



Complete a Biometric Screening (through onsite event, physician visit or at-home kit)

Complete the required Health Assessment Questionnaire

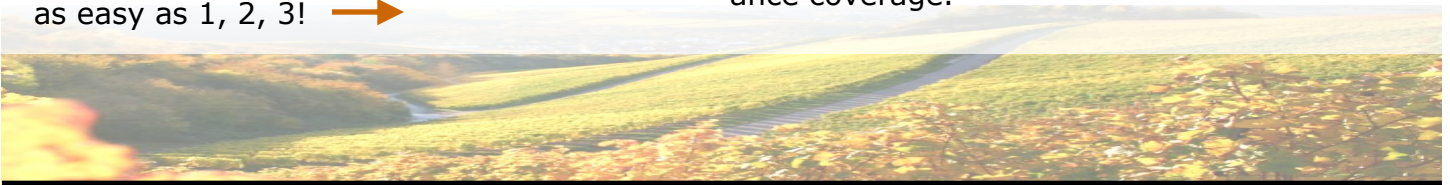


Earn an additional 20 credits

From August 1, 2012, through July 31, 2013, employees enrolled in the medical portion of the SEHP have an opportunity to earn credits by participating in wellness activities offered through HealthQuest. Those who complete a health assessment questionnaire, worth 10 credits and earn an additional 20 credits by July 31, 2013, will receive an incentive. The incentive is an annual discount of \$480 on their health plan premium for Plan Year 2014. Employees may select from a wide variety of online, telephonic and in-person programs to earn credits for the HealthQuest Rewards Program. For full details, visit: www.kdheks.gov/hcf/healthquest/rewards.html.

Login to your account on the wellness portal at www.KansasHealthQuest.com to get started today!

The HealthQuest Rewards Program is optional and employees are not required to participate in order to be covered under the SEHP. There is no additional cost added to an employee's premium for not participating, but they will be paying the non-incentive rate for their insurance coverage.



HealthQuest Rewards Program

What's New?

Non-Tobacco User Declaration

(10 Credits) A new feature for employees who do not use tobacco products is that they will now make a "Non-Tobacco User" declaration on the wellness portal instead of the Open Enrollment portal! Non-tobacco user declarations can be made anytime between August 1, 2012, and July 31, 2013, by completing the self-report form for non-tobacco use on the wellness portal. Credit will be awarded automatically upon completion of the form.

Health Advisor Call (5 Credits)

The Health Advisor service is designed to help you better understand your personal risk factors after completing the health assessment questionnaire. By speaking with

a Health Advisor you will also learn what resources are available to help you achieve your goals and get answers to your questions about the HealthQuest Rewards Program. After completing the health assessment questionnaire, you may call toll-free 1-888-275-1205 (option 6) and you will be connected to a Health Advisor. Credit will be awarded automatically upon completion of the Health Advisor Call.

Conversations (2 Credits Each)

Are you ready to have a virtual "conversation" about your health? By answering a few simple questions on the wellness portal, you can get personalized advice on important health topics. Try one of these fun learning tools today! Credit will be awarded automatically upon completion of each conversation. A max of 6 credits can be earned for conversations.

August 1, 2012 – July 31, 2013 Complete Health Assessment and Earn 20 Credits	Credit Value	Credit Max
Health Screening & Health Assessment - **Required** (in-person/online)	10	10
Tobacco Cessation Program Completion (telephonic)	10	10
Non-Tobacco User (enrollment election)	10	10
Condition Management - Enrollment + 1 call (telephonic)	10	10
Preventive Exams - Well-Woman/Well-Man (in-person/self-reported)	5	5
Preventive Exams - 2 Dental/Year, 1 Vision/Year (in-person/self-reported)	5	15
Healthy Living Programs (online)	5	15
Health Coaching - 8 Interactions (telephonic, email, IM chat)	5	5
Wellness Challenges (online)	5	15
Online Monthly Seminars (online)	2	6
HealthQuest Approved Activities (in-person, online, telephonic/self-reported)	2	6
See the full chart of available options at: www.kdheks.gov/hcf/healthquest/rewards		



For Human Resource Representatives—Reminders for Benefits Processing

EMPLOYEE ADDRESSES

Please ensure that an employee's most current address is always listed on any enrollment or change form submitted to the SEHP. This is to ensure that they receive important information regarding their health insurance in a timely manner.



OPEN ENROLLMENT FORMS (EXCEPTION ONLY BASIS)

During Open Enrollment, an employee *must* enroll online. The following situations are the **only** time someone may complete a paper enrollment form:

- A newly hired or rehired employee was entered in SHARP after September 7, 2012. In this case, two enrollment forms are needed: one indicating selections for their initial enrollment in the SEHP, and another for their 2013 Open Enrollment selections. Please send both forms in together.
- An employee becomes newly benefits eligible, and the eligibility change was entered in SHARP after September 7, 2012. Again, two enrollment forms are needed: one for their initial enrollment in the SEHP and another for their Open Enrollment selections for 2013. Please send both forms in together.
- Any employee who wishes to cover newborn twins/triplets who do not yet have Social Security Numbers.

NOTE: All dependent documentation must be included with enrollment forms when adding dependents to SEHP coverage.

Open Enrollment coverage elections will become effective on 1/1/13.

Starting October 1, 2012, copies of 2013 enrollment forms can be found online at: www.kdheks.gov/hcf/sehp/Forms.htm. The website will not be viewable until 10/1/12.

**** DEADLINE FOR SUBMISSION OF DEPENDENT DOCUMENTATION ****

All dependent documentation is due to SEHP Membership Services **no later than 5:00 PM, Friday, November 2, 2012**. This is necessary in order to meet internal deadlines to ensure data will be sent timely to the carriers/vendors. If dependent documentation is not received by this deadline, dependents will **NOT** be added to the employee's plan for 2013.



For Human Resource Representatives—Reminders for Benefits Processing

- ◆ Employees should check their first paycheck to verify that the correct premium rates are being pulled out of their checks for the new Plan Year. Any discrepancies should be immediately reported to their Human Resources Representative.
- ◆ **Reminder about HealthyKids:** Anyone eligible for HealthyKids must reapply every year. HealthyKids applications for Open Enrollment can *only* be submitted **October 1 - 31, 2012**. Eligible members should **not** submit their applications prior to October unless a separate qualifying event has occurred. Income requirements entered for eligibility purposes must also include spouse's total income.
- ◆ If a member is adding a dependent that is not currently enrolled in SEHP coverage, begin obtaining the appropriate documentation October 1st. Please send in documentation **as it is received**—do not hold all documentation until the November 2nd deadline.



Calendar/Pay Date Cards – Pre-Order Now!

The 2013 Calendar / Pay date cards are almost ready to be sent to the printer! To prevent an excess of cards being ordered, we are asking each Agency / Regent to pre-order the amount of cards they feel can be distributed to employees.

To place an order, email Zaq Rood (ZRood@kdheks.gov) with the amount of cards you would like to request. Please have your order in by **Friday, November 2nd**.

